

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS**

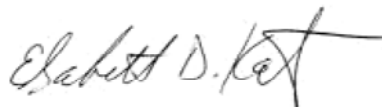
In Re: 19-30568-EDK)	Chapter 7 Proceeding
)	
Richard Earl Houghton and Janet E. Houghton)	
Debtor)	
)	
Freedom Mortgage Corporation)	
Movant)	
)	
vs.)	
)	
Richard Earl Houghton and Janet E. Houghton)	
and David W. Ostrander, Trustee)	
Respondent)	

ORDER GRANTING MOTION FOR RELIEF FROM THE AUTOMATIC STAY

After notice and a hearing on Freedom Mortgage Corporation (hereafter, the “Movant”) Motion for Relief from the Automatic Stay, (hereafter, the “Motion”) Doc. I.D. No. ____:

IT IS HEREBY ORDERED that the Motion is Granted—the automatic stay of 11 U.S.C. § 362(a) is modified to permit the Movant, its designated servicing agent, and/or its successors and assigns to commence, continue, and prosecute to judgment a foreclosure action and otherwise exercise its rights, if any, with respect to real property known as 534 Pendleton Avenue, Chicopee, Massachusetts 01020 in accordance with applicable state law, and

IT IS FURTHER ORDERED that the Movant, its designated servicing agent, and/or its successors and assigns may, at its option, offer, provide, and enter into a potential forbearance agreement, loan modification, refinance agreement or other loan workout/loss mitigation agreement, including accepting a deed in lieu of foreclosure from the Debtor. The Movant or its designated servicing agent may contact the Debtor via telephone or written correspondence to offer such an agreement. In the event the Debtor receives a discharge, any such agreement shall be non-recourse against the Debtor unless Movant’s debt was included in a reaffirmation agreement.



09/12/2019

Elizabeth D. Katz Dated
United States Bankruptcy Judge